



## May Birthdays

Zach Teske  
Kenneth Troost  
Brian Koch

May 7  
May 7  
May 13

Rob Rischer  
Terry Kirby  
Jeff Cady

May 23  
May 30  
May 31



**May 2-3:** Any 10 new agent meeting in Salina Kansas at the Hilton Garden Inn.

**May 8:** Start of FUMA Future Leaders Challenge

**May 17:** Encompass Product Review for all Nebraska Agents, 1 p.m. - 2 p.m. [Join Here](#)

**May 29:** Lincoln NE home office closed for Memorial Day Holiday

For a current listing of all items check the online calendar found at [www.fumainsurance.com](http://www.fumainsurance.com)

## Years of Service

We would like to recognize the following agents who began their careers with Midwest Agency during May:

**Nicole Faulconer** began her career on **May 18, 2000**..... **23 Years of Service**

**Kenny Johnson** began his career on **May 7, 2001** .....**22 Years of Service**

**Tameka Burcham** began her career on **May 1, 2006** .....**17 Years of Service**

**Renee Bartlett** began her career on **May 1, 2014** .....**9 Years of Service**

**Jeff Cady** began his career on **May 1, 2015** .....**8 Years of Service**

**Sara Crist** began her career on **May 15, 2015** .....**8 Years of Service**

**Kevin Harrington** began his career on **May 1, 2017** .....**6 Years of Service**

**Jack Olson** began his career on **May 1, 2018** .....**5 Years of Service**

*Thank you for 98 Years of loyal service!*



# 2024 Farmers Union Agencies Summit Contest

*Secrets Papagayo Costa Rica*

## MARCH RESULTS ALL AGENTS

### TOTAL POINTS

|                  |       |                 |      |
|------------------|-------|-----------------|------|
| Pam Caba         | 12879 | Kris Narvaez    | 3089 |
| Mark Kavan       | 9466  | Jacob Irvin     | 2947 |
| Andy Hopper      | 9285  | Stacey Addison  | 2684 |
| Greg Frank       | 7879  | Tommy Velasquez | 2684 |
| Jay Obermiller   | 7295  | Jerry Nolte     | 2374 |
| Tye Johnson      | 7205  | Curtis Hinrichs | 1970 |
| Tom Clark        | 6706  | David Snyder    | 1968 |
| Jeff Kindel      | 6105  | Nicole Johnson  | 1870 |
| Brandon Spevacek | 6014  | Clayton Schmitz | 1557 |
| Yvonne Guy       | 5979  | Ken Hayes       | 1518 |
| Nicole Faulconer | 5904  | Jim Gierhan     | 1462 |
| Nicole Tonjes    | 5326  | Randy Mader     | 1353 |
| Haley Helzer     | 5309  | Brian West      | 1254 |
| Brian Koch       | 4434  | Krystal Lind    | 1136 |
| Amber Conway     | 4359  | Sandra Pino     | 642  |
| Jason Frazier    | 4185  | Jack Olson      | 537  |
| Ken Troost       | 3978  | Mario Lopez     | 497  |
| Lil Fritch       | 3907  | Richard Boxum   | 339  |
| Zach Teske       | 3744  |                 |      |
| Staci Foreman    | 3154  |                 |      |

### TOP FINANCIAL SERVICES AGENT

(Top 20 Shown)

|                  |       |
|------------------|-------|
| Hilary Christian | 14671 |
| Andy Hopper      | 6553  |
| Nicole Tonjes    | 6421  |
| Roy McCoy        | 2826  |
| Jason Ortman     | 2759  |
| Jason Frazier    | 2553  |
| Krystal Lind     | 2499  |
| Amanda Fritch    | 2468  |
| Vicky Elliott    | 1979  |
| Jack Olson       | 1977  |
| Kyle Wade        | 1361  |
| Curtis Hinrichs  | 1314  |
| Stacey Addison   | 1262  |
| Tom Clark        | 1226  |
| Pam Caba         | 1094  |
| Yvonne Guy       | 1091  |
| Mark Kavan       | 994   |
| Haley Helzer     | 966   |
| Amber Conway     | 804   |
| Randy Mader      | 684   |

### TOP NEW AGENT

|                   |        |
|-------------------|--------|
| Staci Foreman     | 72,531 |
| Danielle Benash   | 31,289 |
| Dustin Ford       | 27,952 |
| Krystal Lind      | 24,045 |
| Lavelle McFarland | 23,179 |
| Shannon Schibi    | 21,974 |
| Tommy Velasquez   | 21,127 |
| Jennifer Edwards  | 19,379 |
| Jacob Irvin       | 16,459 |
| Ken Hayes         | 9,886  |

### FUMA COMMERCIAL CLUB

|                 |        |
|-----------------|--------|
| Ryan Scheetz    | 91,730 |
| Kyle Wade       | 65,929 |
| Pam Caba        | 61,246 |
| Andy Hopper     | 29,816 |
| Yvonne Guy      | 6,218  |
| Tommy Velasquez | 2,056  |

(ELIGIBLE)

### SUMMIT CROP GROUP

First Crop Update will be in June

# Manager Notes

## 5 Best Practices for Selling in a Hard Insurance Market



*Terry Kirby*

### **Begin the Renewal Process Early.**

Begin the renewal process early but expect to work through the last minute. In a hard market, underwriters ask more questions, require more detailed information, and spend more time reviewing submissions, before it goes out. Renewed coverage and endorsements may have changed, so agents are wise to begin gathering renewal data and reviewing upcoming renewals with their customers 60 to 90 days out.

### **Facilitate Open Communication.**

Establishing open communication between agent and insured is crucial in a hard market. Insureds and agents should collaborate closely in securing the best coverage. Typically, it is the insured's responsibility to articulate their needs and exposures, while it's the agent's responsibility to discuss strategy and educate the insured on the complexities of insurance policies. Now is the time to reach out to insureds with an understanding of how rates have been affected by the hard market.

### **Build Out Comprehensive Solutions.**

Agents who understand their customers' needs and create a comprehensive plan are more likely to succeed in a hard market. This will help secure the broadest insurance coverage possible at the most competitive rates, protecting the insured's bottom line.

### **Illustrate the Value of Insurance Coverage.**

A hard market is not the time to sell a policy on price. But for many agents, a significant price increase triggers a knee-jerk reaction to shop coverage. While shopping coverage may be the right thing to do in certain cases, a better approach may be to look at deductibles, discounts, replacement values, and additional coverages that add more value for minimal cost. Talking to a customer about a premium increase can be difficult, but if you illustrate the value of coverage, it can save you a lot of time on the front end and better protect the insured.

### **Be Prepared to Define Unique Selling Propositions of Carriers.**

In the minds of the insureds, most carriers use the same mar-

keting approaches, provide comparable coverages, and make singular promises. Price becomes the only stand-out variable when comparing carriers. This forces you as an agent to define the unique selling proposition that differentiates one carrier from the other, as all carriers are experiencing rate increases. It is your responsibility as their trusted agent to explain why a carrier is right for their business.

### **NEW POLICIES ADDED IN MARCH**

|                  |    |                   |     |
|------------------|----|-------------------|-----|
| Yvonne Guy       | 22 | Hilary Christian  | 5   |
| Kyle Wade        | 21 | Nicole Schaller   | 5   |
| Mario Lopez      | 17 | Ron Clark         | 5   |
| Mark Kavan       | 17 | Ty Racette        | 5   |
| Pam Caba         | 15 | Vicky Elliott     | 5   |
| Jennifer Edwards | 14 | Brian Koch        | 4   |
| Brandon Spevacek | 13 | Greg Frank        | 4   |
| Danielle Benash  | 12 | Jacob Irvin       | 4   |
| Jack Olson       | 12 | Jason Ortman      | 4   |
| Amber Conway     | 11 | Jim Gierhan       | 4   |
| Haley Helzer     | 11 | Sara Crist        | 4   |
| Lillian Fritch   | 11 | Tye Johnson       | 4   |
| Nicole Faulconer | 11 | Clayton Schmitz   | 3   |
| Stacey Addison   | 11 | Hanna Hertzig     | 3   |
| Jeff Kindel      | 10 | Jerry Nolte       | 3   |
| Nicole Tonjes    | 10 | Lavelle McFarland | 3   |
| Curtis Hinrichs  | 9  | Nicole Johnson    | 3   |
| Jason Frazier    | 9  | Amanda Fritch     | 2   |
| Jay Obermiller   | 9  | Ken Troost        | 2   |
| Kris Narvaez     | 9  | Randy Mader       | 2   |
| Tom Clark        | 9  | Roy McCoy         | 2   |
| Zach Teske       | 9  | Todd Whitehill    | 2   |
| Krystal Lind     | 8  | Tom Heath         | 2   |
| Ryan Scheetz     | 8  | Brian West        | 1   |
| Tommy Velasquez  | 8  | David Snyder      | 1   |
| Staci Foreman    | 7  | Kenny Johnson     | 1   |
| Andy Hopper      | 6  | Matt Anderson     | 1   |
| Sandra Pino      | 6  | Ken Hayes         | 0   |
| Shannon Schibi   | 6  | Richard Boxum     | 0   |
| Steve Yearout    | 6  |                   |     |
| Dustin Ford      | 5  | Totals            | 416 |

New policies as added into EPIC during March

# AGENT NEWS

*March 26-31 the annual Summit Contest Trip to Secrets Bahia Mita Surf & Spa Resort was held, and based on the pictures sent a good time was had by all!*

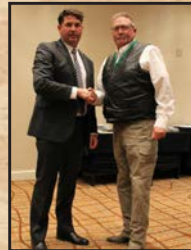




*Moments from our annual  
Two State Convention that  
was held April 26-27 in  
Lincoln, Nebraska at the  
Cornhusker Marriott  
Convention Center*







# Agent New Premium for March

(Agent New Premium all companies from EPIC)

## New Premium Property & Casualty Lines

|                  |        |                  |        |                  |       |                   |       |
|------------------|--------|------------------|--------|------------------|-------|-------------------|-------|
| Kyle Wade        | 34,196 | Lillian Fritch   | 12,540 | Jerry Nolte      | 6,664 | Nicole Schaller   | 2,538 |
| Amber Conway     | 30,110 | Nicole Faulconer | 12,392 | Kris Narvaez     | 6,391 | Ken Troost        | 2,440 |
| Brandon Spevacek | 25,064 | Danielle Benash  | 11,834 | Brian Koch       | 6,276 | Jason Ortman      | 2,347 |
| Jay Obermiller   | 21,223 | Mario Lopez      | 11,673 | David Snyder     | 5,996 | Hanna Hertzig     | 2,284 |
| Pam Caba         | 21,114 | Ty Racette       | 10,944 | Dustin Ford      | 5,922 | Roy McCoy         | 2,193 |
| Jason Frazier    | 20,617 | Staci Foreman    | 10,481 | Krystal Lind     | 5,808 | Amanda Fritch     | 2,113 |
| Yvonne Guy       | 19,298 | Jennifer Edwards | 10,359 | Steve Yearout    | 5,692 | Jacob Irvin       | 2,107 |
| Jack Olson       | 18,465 | Tommy Velasquez  | 10,079 | Andy Hopper      | 5,064 | Clayton Schmitz   | 1,848 |
| Nicole Tonjes    | 18,073 | Jeff Kindel      | 9,407  | Kenny Johnson    | 4,730 | Todd Whitehill    | 1,675 |
| Zach Teske       | 17,424 | Stacey Addison   | 9,326  | Nicole Johnson   | 4,423 | Lavelle McFarland | 1,663 |
| Mark Kavan       | 14,919 | Sandra Pino      | 8,702  | Ron Clark        | 4,211 | Randy Mader       | 1,534 |
| Tom Clark        | 13,252 | Shannon Schibi   | 7,839  | Tom Heath        | 4,146 | Matt Anderson     | 220   |
| Haley Helzer     | 13,194 | Sara Crist       | 7,273  | Hilary Christian | 3,705 | Brian West        | 126   |
| Greg Frank       | 13,061 | Jim Gierhan      | 7,002  | Vicky Elliott    | 3,316 | Ken Hayes         |       |
| Ryan Scheetz     | 12,778 | Curtis Hinrichs  | 6,858  | Tye Johnson      | 3,101 | Richard Boxum     |       |

## New Premium Financial Services

|                   |        |                  |                  |                 |
|-------------------|--------|------------------|------------------|-----------------|
| Roy McCoy         | 101505 | Amanda Fritch    | Ken Troost       | Shannon Schibi  |
| Dustin Ford       | 100000 | Andy Hopper      | Kenny Johnson    | Stacey Addison  |
| Jack Olson        | 22502  | Brandon Spevacek | Kris Narvaez     | Steve Yearout   |
| Hilary Christian  | 4800   | Brian Koch       | Krystal Lind     | Todd Whitehill  |
| Curtis Hinrichs   | 3552   | Clayton Schmitz  | Lillian Fritch   | Tom Clark       |
| Brian West        | 3545   | David Snyder     | Mario Lopez      | Tom Heath       |
| Amber Conway      | 3237   | Greg Frank       | Mark Kavan       | Tommy Velasquez |
| Ryan Scheetz      | 2806   | Hanna Hertzig    | Matt Anderson    | Ty Racette      |
| Jennifer Edwards  | 2597   | Jacob Irvin      | Nicole Faulconer | Tye Johnson     |
| Pam Caba          | 1810   | Jason Frazier    | Nicole Johnson   | Vicky Elliott   |
| Ron Clark         | 786    | Jay Obermiller   | Nicole Schaller  | Yvonne Guy      |
| Lavelle McFarland | 756    | Jeff Kindel      | Nicole Tonjes    | Zach Teske      |
| Kyle Wade         | 590    | Jennifer Larabee | Randy Mader      |                 |
| Jason Ortman      | 480    | Jerry Nolte      | Richard Boxum    |                 |
| Staci Foreman     | 240    | Jim Gierhan      | Sandra Pino      |                 |
| Haley Helzer      | 224    | Ken Hayes        | Sara Crist       |                 |

# FUMA Production

## FARMERS UNION

| AGENT            | PREMIUM |
|------------------|---------|
| Greg Frank       | 17,308  |
| Andy Hopper      | 15,239  |
| Lil Fritch       | 13,626  |
| Pam Caba         | 13,462  |
| Mark Kavan       | 13,226  |
| Brandon Spevacek | 8,042   |
| Jason Frazier    | 6,685   |
| Ryan Scheetz     | 6,376   |
| Kenny Johnson    | 4,898   |
| Jerry Nolte      | 4,247   |
| Stacey Addison   | 3,867   |
| Danielle Benash  | 3,407   |
| Tye Johnson      | 3,349   |
| Haley Helzer     | 3,242   |
| Mario Lopez      | 2,925   |
| Richard Boxum    | 2,734   |
| Shannon Schibi   | 2,589   |
| Jeff Kindel      | 2,351   |
| Jack Olson       | 2,199   |
| Ken Troost       | 1,972   |

## AMERICAN MODERN

| AGENT            | TOTALS |
|------------------|--------|
| Pam Caba         | 10,191 |
| Todd Whitehill   | 6,845  |
| Tom Clark        | 4,739  |
| Mark Kavan       | 4,357  |
| Yvonne Guy       | 3,282  |
| Nicole Johnson   | 3,003  |
| Mario Lopez      | 2,764  |
| Lil Fritch       | 2,189  |
| Brandon Spevacek | 1,766  |
| Hilary Christian | 1,373  |
| Clayton Schmitz  | 1,203  |
| Jay Obermiller   | 924    |
| Ryan Scheetz     | 871    |
| Amber Conway     | 734    |
| Danielle Benash  | 727    |

## NATIONWIDE

| AGENT            | TOTALS |
|------------------|--------|
| Amber Conway     | 21,534 |
| Ryan Scheetz     | 15,092 |
| Brian Koch       | 12,137 |
| Staci Foreman    | 6,678  |
| Kyle Wade        | 6,505  |
| Brandon Spevacek | 5,905  |
| Jay Obermiller   | 5,761  |
| Krystal Lind     | 4,671  |
| Pam Caba         | 3,886  |
| Ron Clark        | 3,208  |
| Curtis Hinrichs  | 3,063  |
| Tom Clark        | 2,037  |
| Zach Teske       | 2,007  |
| Mario Lopez      | 1,900  |
| Tye Johnson      | 1,810  |

## BATTLE CREEK

| AGENT            | TOTAL |
|------------------|-------|
| Mark Kavan       | 9,858 |
| Lillian Fritch   | 6,717 |
| Kyle Wade        | 6,578 |
| Amber Conway     | 5,601 |
| Sara Crist       | 4,259 |
| Brian Koch       | 3,565 |
| Jay Obermiller   | 3,547 |
| Tye Johnson      | 3,379 |
| Clayton Schmitz  | 2,617 |
| Hilary Christian | 1,910 |
| Nicole Tonjes    | 819   |
| Ken Troost       | 759   |
| Amanda Fritch    | 580   |

## FARMERS MUTUAL HAIL P&C

| AGENT            | TOTALS |
|------------------|--------|
| Tom Clark        | 10,673 |
| Jay Obermiller   | 6,832  |
| Tye Johnson      | 5,875  |
| Nicole Tonjes    | 5,190  |
| Kenny Johnson    | 4,730  |
| Nicole Faulconer | 3,820  |
| Sara Crist       | 3,485  |
| Staci Foreman    | 3,283  |
| Ken Troost       | 3,265  |
| Haley Helzer     | 2,386  |
| Lillian Fritch   | 2,280  |
| Danielle Benash  | 2,261  |
| Sandra Pino      | 1,423  |
| Jack Olson       | 429    |

## KANSAS MUTUAL

| AGENT            | TOTALS |
|------------------|--------|
| Kris Narvaez     | 6,208  |
| Brandon Spevacek | 5,901  |
| Roy McCoy        | 3,708  |
| Zach Teske       | 2,128  |
| Stacey Addison   | 1,871  |
| Steve Yearout    | 1,798  |
| Jeff Kindel      | 1,702  |
| Jason Ortman     | 1,636  |
| Jim Gierhan      | 1,048  |
| Haley Helzer     | 492    |

## SAFECO

| AGENT            | TOTALS |
|------------------|--------|
| Brandon Spevacek | 10,078 |
| Sandra Pino      | 7,346  |
| Jim Gierhan      | 5,589  |
| Stacey Addison   | 5,321  |
| Kyle Wade        | 4,838  |
| Mark Kavan       | 4,669  |
| Shannon Schibi   | 4,352  |
| Tommy Velasquez  | 3,476  |
| Haley Helzer     | 3,106  |
| Jacob Irvin      | 1,889  |
| Andy Hopper      | 1,716  |
| Jeff Kindel      | 1,673  |
| Dustin Ford      | 1,636  |
| Brian Koch       | 1,562  |
| Zach Teske       | 1,024  |

## PROGRESSIVE

| AGENT            | TOTALS |
|------------------|--------|
| Yvonne Guy       | 18,188 |
| Ryan Scheetz     | 16,814 |
| Pam Caba         | 11,405 |
| Jason Frazier    | 10,927 |
| Nicole Faulconer | 10,565 |
| Curtis Hinrichs  | 8,022  |
| Nicole Tonjes    | 7,755  |
| Lil Fritch       | 7,402  |
| Mark Kavan       | 7,244  |
| Haley Helzer     | 7,107  |
| Danielle Benash  | 6,959  |
| Jay Obermiller   | 6,901  |
| Andy Hopper      | 6,778  |
| Randy Mader      | 6,685  |
| David Snyder     | 5,996  |

# FUMA Production

Company numbers are  
new premium YTD

## TRAVELERS PERSONAL LINES

| AGENT            | ALL LINES |
|------------------|-----------|
| Zach Teske       | 21,899    |
| Yvonne Guy       | 14,810    |
| Ryan Scheetz     | 13,675    |
| Krystal Lind     | 12,493    |
| Dustin Ford      | 12,043    |
| Tom Clark        | 9,834     |
| Ty Racette       | 8,579     |
| Sandra Pino      | 8,508     |
| Brandon Spevacek | 8,278     |
| Nicole Faulconer | 7,775     |
| Mario Lopez      | 7,181     |
| Jeff Kindel      | 7,050     |
| Pam Caba         | 6,506     |
| Jason Ortman     | 5,953     |
| Tom Heath        | 5,868     |
| Kris Narvaez     | 5,382     |
| Jason Frazier    | 4,454     |
| Hanna Hertzog    | 4,368     |
| Shannon Schibi   | 4,121     |
| Jerry Nolte      | 3,987     |

(From EPIC)

## TRAVELERS COMMERCIAL

| AGENT             | ALL LINES |
|-------------------|-----------|
| Ryan Scheetz      | 21,026    |
| Tom Clark         | 6,844     |
| Jacob Irvin       | 4,192     |
| Nicole Tonjes     | 1,999     |
| Yvonne Guy        | 1,840     |
| Jason Ortman      | 875       |
| Curtis Hinrichs   | 611       |
| Pam Caba          | 532       |
| Mark Kavan        | 492       |
| Lavelle McFarland | 400       |

(From EPIC)

## ENCOVA

| AGENT           | ALL LINES |
|-----------------|-----------|
| Pam Caba        | 51,411    |
| Kyle Wade       | 24,129    |
| Staci Foreman   | 22,208    |
| Ryan Scheetz    | 5,051     |
| Jay Obermiller  | 4,780     |
| Sara Crist      | 3,695     |
| Jack Olson      | 3,098     |
| Jeff Kindel     | 2,843     |
| Tommy Velasquez | 2,256     |
| Curtis Hinrichs | 1,976     |

(From EPIC)

## FOREMOST

| AGENT           | ALL LINES |
|-----------------|-----------|
| Kyle Wade       | 3,562     |
| Jack Olson      | 3,272     |
| Brian Koch      | 2,682     |
| Curtis Hinrichs | 2,471     |
| Todd Whitehill  | 1,526     |
| Jerry Nolte     | 1,317     |
| Mark Kavan      | 1,142     |
| Sara Crist      | 783       |
| Kris Narvaez    | 112       |

From EPIC)

## SECURA

| AGENT            | ALL LINES |
|------------------|-----------|
| Tom Clark        | 11,418    |
| Brandon Spevacek | 5,138     |
| Dustin Ford      | 3,877     |
| Jason Frazier    | 2,733     |
| Stacey Addison   | 2,553     |
| Zach Teske       | 1,795     |
| Staci Foreman    | 372       |

## STATE AUTO

| AGENT        | ALL LINES |
|--------------|-----------|
| Zach Teske   | 5,901     |
| Kris Narvaez | 3,140     |
| Ron Clark    | 290       |
| Tom Clark    | 250       |

(From EPIC)



## Financial Services Award



### TOP FINANCIAL SERVICES AGENT

|                  |       |               |      |
|------------------|-------|---------------|------|
| JENNIFER LARABEE | 21866 | JASON ORTMAN  | 1517 |
| HILARY CHRISTIAN | 14671 | JASON FRAZIER | 2553 |
| ANDY HOPPER      | 6553  | KRYSTAL LIND  | 2499 |
| NICOLE TONJES    | 6421  | AMANDA FRITCH | 2468 |
| ROY MCCOY        | 2826  | VICKY ELLIOTT | 1979 |